

01-11-02

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Michael T. Rossides

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CERTIFICATE OF EXPRESS MAILING

Dear Commissioner of Patents:

Please note, for the purposes of granting my enclosed patent application entitled:

Expected Value Methods and Systems for Paying and Qualifying the date of deposit, that I have deposited the application with the US Express Mail on January 7, 2002.

The Express Mail no. of the correspondence is EF101583212US.

Sincerely,

Michael T. Rossides

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